

EXHIBIT M

PO Box 45-9026, Sunrise, FL 33345-9026

POLICY NUMBER: SHOH0126680-01-0000

Your Agent: (914) 834-1234

Customer Service: (833) 378-3781

Claims Reporting: (888) 201-0394

Policy Administered By:
ShoreOne Insurance Managers, Inc.



HOMEOWNERS HO-3 POLICY DECLARATIONS

Insured Name and Mailing Address:

Davoud Ghatanfard
1133 Warburton Ave Apt 505N
Yonkers, NY 10701

New Issue

Policy Effective Date:07/19/2023 12:01 AM

Policy Expiration Date:07/19/2024 12:01 AM

YOUR SHOREONE AGENT IS:

The Coughlin Group Inc. dba Coughlin Insurance
178 Myrtle Blvd
Larchmont, NY 10538

Insured location covered by this policy:

56 Oak Grove Road
Southampton, NY 11968-1146



County: SUFFOLK

TOTAL ANNUAL POLICY PREMIUM AND FEES

\$5,515.00

Homeowners Premium: \$4,158.00

Flood Premium: \$0.00

Earthquake Premium: \$0.00

Additional Coverages: \$1,332.00

Policy Fees: \$25.00

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I - PROPERTY COVERAGES

LIMIT

Coverage - A - (Dwelling)

\$1,953,000

Coverage - B - (Other Structures)

\$195,300

Coverage - C - (Personal Property)

\$976,500

Coverage - D - (Loss Of Use)

\$390,600

SECTION I - DEDUCTIBLES

All Other Perils Deductible: \$25,000

Hurricane Deductible: \$39,060(2% of Cov A)

Earthquake Deductible: N/A

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)

\$500,000

Coverage - F - (Medical Payments to Others)

\$5,000

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POLICY FEES

Inspection Fee	\$25.00
NY Fire Insurance fee	\$0.00

ADDITIONAL COVERAGES

	LIMIT	PREMIUM
Home Systems Protection		\$56.00
Service Line Coverage		\$111.00
Limited Fungi Coverage - Section I	\$50,000	\$160.00
ShoreOne Enhancement		\$1,005.00

POLICY FORMS AND ENDORSEMENTS

HO 00 03 05 11	SO HSP 06 20
SO SL 06 20	HO 04 43 05 11
SO-NY-EXFLDNOTICE 07 21	SO-NY-FUNG1 12 21
SO-NY-HUNOTICE 07 21	SO-NY-Hurricane 07 21
SO-NY-LEX 07 21	SO-NY-LPEN 07 21
SO-NY-LPL 07 21	SO-NY-NOIP 07 21
SO-NY-PACK2B 07 21	SO-NY-PD 07 21
SO-NY-Pollution 07 21	HO 01 31 06 19
HO 24 93 05 02	

Rating Information:

Usage Type:	Secondary Residence	First Floor Height:	1
Named Insured Date of Birth:	12/12/1950	Foundation:	Slab
Insurance Score:	B	Flood Endorsement:	No
Territory:	1049	Distance to Coast:	31872
Protection Class:	3	Flood Zone:	X
Number of Families:	1	Pre/Post FIRM:	Pre Firm
Number of Stories:	2.0	Automatic Sprinklers:	No
Construction:	Frame	Fire Alarm Discount:	No
Year Built:	1970	Burglar Alarm:	Yes
Complete Renovation Year	1991	New Home Discount:	Yes
Roof Renovation Year:	2012	Opening Protection:	No
Roof Shape:	Gable	Water Leak Detection Device Discount:	No
Roof Material:	Shingle: Asphalt, Composition, or Architectural	Flood Policy Discount:	No

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FIRST MORTGAGEE

Select Portfolio Servicing Inc

Loan# 0031431075

P O Box 7277

Springfield, OH 45501

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NOTICES

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR
HURRICANE LOSSES. WHICH MAY RESULT IN HIGH
OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED
EXAMPLE ILLUSTRATES HOW THE DEDUCTIBLE MIGHT
AFFECT YOU.**